

9/12/11 10:32:40  
DK T BK 3,340 PG 561  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

<p>Prepared by: Shapiro &amp; Massey, L.L.P. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299</p> <p>S&amp;M No. 10-001216</p>	<p>Return to: Shapiro &amp; Massey, L.L.P. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299</p> <p>Loan No. XXXXXX8166</p>
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Index: Lot 289, Section G, Magnolia Estate Subdivision, Section 35, T-1-S, R-6-W, DeSoto Co., MS

### SUBSTITUTION OF TRUSTEE

WHEREAS, on September 21, 2006, Mary J. Edwards, a single woman, executed a certain deed of trust to Closetrak Title, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,587 at Page 385, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

(See Exhibit A)

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2007-RFC1, Asset-Backed Pass Through Certificates, pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2007-RFC1, Asset-Backed Pass Through Certificates, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby  
10090 Williford Drive, Olive Branch, MS


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confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 7 day of September, ~~2010~~ 2011.

Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2007-RFC1, Asset-Backed Pass Through Certificates by Carrington Mortgage Services, LLC – Servicer and attorney in fact

  
By: Tom Croft

Its: Sr. Vice President

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the \_\_\_\_\_ day of \_\_\_\_\_, 2010, the within named \_\_\_\_\_ who acknowledged that (s)he is \_\_\_\_\_ of Carrington Mortgage Services, LLC – Servicer and attorney in fact for Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2007-RFC1, Asset-Backed Pass Through Certificates, and that for and on behalf of the said corporation, and as its act and deed, (s)he executed the above and foregoing instrument, after having been first duly authorized so to do.

(SEAL)

\_\_\_\_\_  
Notary Public

My commission expires:

*see attachment*

## ACKNOWLEDGMENT

State of California

County of Orange

On September 7, 2011 before me, Lilibeth Lopez  
personally appeared Tom Croft

who proved to me on the basis of satisfactory evidence to be the person~~s~~ whose name~~s~~ ~~is~~/are  
subscribed to the within instrument and acknowledged to me that he/~~she~~/they executed the same in  
his/~~her~~/their authorized capacity~~(ies)~~, and that by his/~~her~~/their signature~~s~~ on the instrument the  
person~~s~~, or the entity upon behalf of which the person~~s~~ acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing  
paragraph is true and correct.

WITNESS my hand and official seal.

Signature

Lilibeth Lopez (Seal)

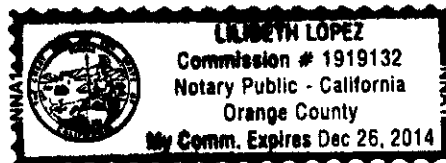


Exhibit "A"

All that certain Real Property situated in the County of DeSoto, State of Mississippi, described as follows:

Lot 289, Section G, Magnolia Estates Subdivision, in Section 35, Township 1 S, Range 6 W, as per plat thereof recorded in Plat Book 40, page 27, in the Chancery Clerk's office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Being all or part of the same property conveyed to Grantor(s) herein as shown in Warranty Deed of even date being recorded simultaneously herewith.

Parcel Number: 1-06.7.35.13.0.00289

10-001216